

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
Residential Funding Mortgage Securities II, Inc. Home  
Equity Loan Pass-Through Certificates, Series 2007-  
HSA2, U.S. Bank National Association, as Trustee,  
successor in interest to Bank of America N.A., as  
Trustee, successor by merger to LaSalle Bank National  
Association, as Trustee

In Re:

Andrea E. Gaffney, Steven W. Gaffney

Debtors.



Order Filed on May 8, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 17-31540 VFP

Adv. No.:

Hearing Date: 5/3/18 @ 11:00 a.m..

Judge: Vincent F. Papalia

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: May 8, 2018**

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".  
\_\_\_\_\_  
**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

**(Page 2)**

Debtors: Andrea E. Gaffney, Steven W. Gaffney

Case No: 17-31540 VFP

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Residential Funding Mortgage Securities II, Inc. Home Equity Loan Pass-Through Certificates, Series 2007-HSA2, U.S. Bank National Association, as Trustee, successor in interest to Bank of America N.A., as Trustee, successor by merger to LaSalle Bank National Association, as Trustee, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 16 aka 22 Passaic , Hasbrouck Heights, NJ, 07604, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and David G. Beslow, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of April 10, 2018, Debtors are due for the November 2017 through April 2018 payments for a total post-petition default amount of \$3,653.10 ( 6 @ \$608.85) ; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall make an immediate payment of \$3,044.25; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears totaling \$608.85 shall be paid by April 30, 2018; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume May 1, 2018, directly to Secured Creditor's servicer, Specialized Loan Servicing, LLC, PO Box 636007, Littleton, Colorado 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Steven W Gaffney  
 Andrea E Gaffney  
 Debtors

Case No. 17-31540-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: May 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 10, 2018.

db/jdb +Steven W Gaffney, Andrea E Gaffney, 16 Passaic Avenue, Hasbrouck Heights, NJ 07604-1108

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 10, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 8, 2018 at the address(es) listed below:

David G. Beslow on behalf of Debtor Steven W Gaffney yrodriguez@goldmanlaw.org,  
 yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
 David G. Beslow on behalf of Joint Debtor Andrea E Gaffney yrodriguez@goldmanlaw.org,  
 yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
 Denise E. Carlon on behalf of Creditor Residential Funding Mortgage Securities II, Inc. Home  
 Equity Loan Pass-Through Certificates, Series 2007-HSA2, U.S. Bank National Association, as  
 Trustee, successor in interest to Bank of America N.A dcarlon@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Kevin Gordon McDonald on behalf of Creditor Residential Funding Mortgage Securities II, Inc.  
 Home Equity Loan Pass-Through Certificates, Series 2007-HSA2, U.S. Bank National Association, as  
 Trustee, successor in interest to Bank of America N.A kmcdonald@blankrome.com,  
 bkgroup@kmlawgroup.com  
 Laura M. Egerman on behalf of Creditor Federal National Mortgage Association  
 bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com  
 Marie-Ann Greenberg magecf@magtrustee.com  
 Mark Goldman on behalf of Debtor Steven W Gaffney yrodriguez@goldmanlaw.org,  
 yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
 Mark Goldman on behalf of Joint Debtor Andrea E Gaffney yrodriguez@goldmanlaw.org,  
 yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9